

## Fill in this information to identify the case:

Debtor 1 Milton L. Wallace

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of PA  
(State)

Case number 17-11351-GLT

## Form 4100R

## Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: Northwest Bank Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account: 0 1 3 8

Property address: 2170 Thompson Hill Road  
Number Street

Russell PA 16345  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 04/18/2023  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ 0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
MM / DD / YYYY

Debtor 1 Milton L. Wallace  
First Name Middle Name Last Name

Case number (if known) 17-11351-GLT

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;  
☐ all fees, costs, escrow, and expenses assessed to the mortgage; and  
☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

*Check the appropriate box:*

- ☒ I am the creditor.  
☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**x** /s/ Angela Sheffler Abreu Date 04 / 12 / 2023  
Signature

Print Angela Sheffler Abreu Title Corporate Vice President  
First Name Middle Name Last Name

Company Northwest Bank

**If different from the notice address listed on the proof of claim to which this response applies:**

Address PO Box 337  
Number Street

Warren PA 16365  
City State ZIP Code

Contact phone (814) 728- 7420

heather.mauro@  
Email northwest.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re:	:	
	:	Bankruptcy No. 17-11351-GLT
	:	
Milton L. Wallace	:	
	:	Chapter 13
Debtor	:	
	:	
	:	Judge Taddonio

**CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

I certify under penalty of perjury that I served the above captioned pleading on the parties at the addresses and manner specified below on April 12, 2023.

Milton L. Wallace  
2170 Thompson Hill Road  
Russell, PA 16345  
*Via US Mail*

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
*Via ECF*

Daniel P. Foster  
1210 Park Avenue  
Meadville, PA 16335  
*Via ECF*

Office of the United States Trustee  
Liberty Center.  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222  
*Via ECF*

By: /s/ Angela Sheffler Abreu  
Angela Sheffler Abreu  
Loss Mitigation Manager  
Corporate Vice President  
Northwest Bank  
100 Liberty Street  
P.O. Box 128  
Warren, PA 16365  
Phone: 814-728-7420